WARRANTY DEED

TRANSFER TAX PAID

44-266

JOSEPH & KARTER ASSOCIATES, a Maine Corporation, its mailing address being 167 Main Street, Waterville, Maine 04901, for consideration paid, grants to JILL C. BARD of Waterville, County of Kennebec and State of Maine with WARRANTY COVENANTS the land in Waterville, County of Kennebec and State of Maine, bounded and described as follows, to wit:

Beginning at a point in the westerly line of Water Street forty (40) feet southerly of the southerly line of Sherwin Street at its intersection with said Water Street; thence northerly on the westerly line of said Water Street to said point of intersection; thence westerly on said southerly line of said Sherwin Street sixty-five (65) feet; thence southerly in a course parallel with said Water Street line forty-five (45) feet; thence easterly in a direct line to the point begun at; excepting and reserving all rights of the City of Waterville and others if any to continue and maintain a sewer now existing and crossing said lot with the right to enter and repair said sewer.

Also another certain lot or parcel of land situated in said Waterville, County of Kennebec and State of Maine, bounded and described as follows, to wit:

Beginning at a point in the westerly line of Water Street at the southeasterly corner of the land above described; thence southerly along the westerly line of Water Street a distance of three feet; thence westerly in a line parallel to the south line of the lot above described and three feet distant therefrom, to the land now or formerly of Gedeon Montminy; thence northerly on Montminy's east line to the lot above described; thence easterly on the south line of the lot above described to the point of beginning.

Being the same premises conveyed to Joseph & Karter Assoicates by Warranty Deed from Willard J. Ribbons and June G. Ribbons, dated November 29, 1990 and recorded in the Kennebec County Registry of Deeds in Book 3841, Page 267.

SUBJECT, HOWEVER, to a Mortgage given by Joseph & Karter Associates to Fleet Bank of Maine, dated November 29, 1990, and recorded in the Kennebec County Registry of Deeds in Book 3841, Page 269, which the Grantor, Joseph & Karter Associates, will continue to pay and will hold the Grantee herein harmless therefrom.

SUBJECT, HOWEVER, to a Mortgage given by Joseph & Karter Associates to June G. Ribbons and Willard J. Ribbons, dated November 29, 1990 and recorded in the Kennebec County Registry of Deeds in Book 3841, Page 274, which the Grantor, Joseph & Karter Associates, will continue to pay and will hold the Grantee herein harmless therefrom.

WITNESS my hand and seal this 3rd day of June, 1996.

44-266

JOSEPH & KARTER ASSOCIATES

THE STATE OF MAINE KENNEBEC, ss.

JUNE 3, 1996

Then personally appeared the above named Alfred J. Karter, as President of JOSEPH & KARTER ASSOCIATES and acknowledged the foregoing instrument to be his free act and deed, in his said capacity, and the free act and deed of Joseph & Karter Associates.

96TO4

David R. Butler Attorney-at-law

RECEIVED KENNEGEC SS.

96 JUN -4 PH 1: 46

ALLEST: Lanna Reach) Manne REGISTER OF DEFES